

Information to identify the case:

Debtor 1	<u>Danielle Harton</u>	Social Security number or ITIN	xxx-xx-7850
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10570-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Harton

1/16/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle Harton
Debtor

Case No. 20-10570-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 16, 2024

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	+ Danielle Harton, 1028 West 3rd Street, Oil City, PA 16301-3130
15281471	+ First Niagara Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15281476	+ PSECU, P.O. Box 1006, Harrisburg, PA 17108-1006
15281872	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 17 2024 08:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15281465	+ EDI: TSYS2	Jan 17 2024 08:57:00	Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803
15281466	+ EDI: TSYS2	Jan 17 2024 08:57:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15281467	+ EDI: CITICORP	Jan 17 2024 08:57:00	Citibank NA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15295021	EDI: CITICORP	Jan 17 2024 08:57:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15281469	EDI: DISCOVER	Jan 17 2024 08:57:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15281468	+ EDI: MAXMSAIDV	Jan 17 2024 08:57:00	Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15281470	+ Email/Text: SAABankruptcy@fcbanking.com	Jan 17 2024 04:00:00	First Commonwealth Bank, 22 North Sixth Street, Indiana, PA 15701-1802
15281472	EDI: JPMORGANCHASE	Jan 17 2024 08:57:00	JP Morgan Chase Bank Card, Po Box 15369, Wilmington, DE 19850
15281473	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 16, 2024

Form ID: 3180W

Total Noticed: 27

		Jan 17 2024 04:01:00	Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271
15290187	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 17 2024 04:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15281474	Email/Text: Bankruptcy.Notices@pnc.com		
		Jan 17 2024 04:00:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15298318	Email/Text: Bankruptcy.Notices@pnc.com		
		Jan 17 2024 04:00:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15281475	Email/Text: Bankruptcy.Notices@pnc.com		
		Jan 17 2024 04:00:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401
15295990	+ Email/Text: bankruptcyntices@psecu.com		
		Jan 17 2024 04:01:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15281477	+ EDI: SYNC		
		Jan 17 2024 08:57:00	Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
15281479	+ EDI: SYNC		
		Jan 17 2024 08:57:00	Synchrony Bank, 777 Long Ridge Road, Stamford, CT 06902-1259
15281480	+ EDI: SYNC		
		Jan 17 2024 08:57:00	Synchrony Bank/Gap, P.O. Box 965005, Orlando, FL 32896-5005
15299119	+ Email/Text: bncmail@w-legal.com		
		Jan 17 2024 04:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15281481	+ EDI: WTRRN BANK.COM		
		Jan 17 2024 08:57:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
15295293	Email/Text: BNCntices@dcmservices.com		
		Jan 17 2024 04:00:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15281478	*+	Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jan 16, 2024

Form ID: 3180W

Total Noticed: 27

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Danielle Harton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4